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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS  
WESTERN DIVISION  
2003 FEB 11 P 12:28

BANKRUPTCY COURT  
WESTER, MA

In re:

Jacalyn S. Nosek  
Debtor

Chapter 13  
Case No.: 02-46025-JBR

**Objection to Proof of Claim Filed by Ameriquet Mortgage Company**

Now comes the Debtor, by and through counsel, and objects to the amount of pre-petition arrears claimed due on the Proof of Claim filed by Ameriquet Mortgage Company.

As grounds for her objection, Debtor states that the "Addendum A" attached to the Proof of Claim filed on or about October 16, 2002 fails to properly credit debtor for the following payments she has made:

<u>Date of Payment</u>	<u>Due for</u>	<u>Amount</u>	<u>Comments</u>
09/14/01	09/01	\$1,017.00	
11/05/01	10/01	1,025.00	
12/10/01	11/01	1,016.00	
01/18/02	12/01	920.00	
	01/02		
	02/02		
06/25/02	03/02	3,600.00	Paid in open Court
06/25/02	04/02		
06/25/02	05/02		
06/25/02	06/02		
08/02	07/02	1,700.00	Paid with two checks, tendered through prior counsel
08/02	08/02		
	09/02		
	10/02		

ENTERED ON 2/13/03  
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Debtor further notes that on March 29, 2002, she sent a check for \$925.00 via certified mail to Ameriquest. The certified letter was returned to her stamped "REFUSED" The payment due for March, 2002 was paid in June, 2002.

By Debtor's accounts, the following pre-petition arrears are owed:

<u>Due For</u>	<u>Amount</u>	<u>Late Fee</u>	<u>Total Due</u>
01/02	\$884.38	\$26.53	\$910.91
02/02	884.38	26.53	910.91
09/02	820.96	24.63	845.59
10/02	820.96	24.63	<u>845.59</u>

TOTAL PRE-PETITION  
ARREARS DUE

\$3,513.00

Jacalyn S. Nosek  
by her attorney,



Philip M. Stone, BBO # 544139  
44 Front Street  
Worcester, MA 01608  
Tel. (508) 755-7354

Dated: February 11, 2003

CERTIFICATE OF SERVICE


I, Philip M. Stone, Esquire do hereby certify that on this day I forwarded a copy of the foregoing pleading by mailing same first class, postage prepaid to the following:

Chapter 13 Trustee (BY HAND)  
44 Front Street  
Worcester, MA 01601

For Ameriquest Mortgage:  
Buchalter, Nemer, Fields & Younger  
895 Dove Street, Ste. 400  
P.O. Box 8129  
Newport Beach, CA 92660

Ameriquest Mortgage Company  
Acct#: 0004219515  
P.O. Box 5646  
Orange, CA 92863

Jacalyn S. Nosek  
60 Bolton Road  
S. Lancaster, MA 01561



Philip M. Stone

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